

# Club Med UK: Travel Insurance Terms & Conditions

## INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

## COOLING OFF PERIOD

Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

## EMERGENCY ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your policy. Please inform Europ Assistance Paris immediately about any serious illness or accident abroad where You have to go into hospital or You may have to return early or extend Your stay because of any illness or injury.

**You can contact Europ Assistance Paris 24 hours a day:**

**Phone: France 0141 85 84 86 (+33141 85 84 86 from outside France)**

**Fax: France 0141 85 85 71 (+33141 85 85 71 from outside France)**

To comply with the terms and conditions of the insurance You must obtain Europ Assistance Paris' prior authorization before incurring any expenses.

## YOUR POLICY

Collinson Insurance Services Limited will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the European Union (EU) (i.e. have their main home in the EU and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected

Benefits under this policy are underwritten by EUROP ASSISTANCE S.A. a French stock corporation with a share capital of 35,402,785 EUR, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, FRANCE, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405. Acting through its Irish Branch office (trading as EUROP ASSISTANCE S.A. IRISH BRANCH) whose principal establishment is located at 13-17, Dawson Street, Dublin 2, IRELAND, registered in the Irish Company Registration Office under number 907 089.

This policy is effected in England and is subject to the Laws of England and Wales.

This policy is administered on behalf of Europ Assistance by Intana, a trading style of Collinson Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority and Europ Assistance Paris.

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## IMPORTANT NOTES

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment.
- You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes by calling Our Travel Helpline on 0844 338 6063. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the policy please call the Medical Screening Helpline on 0844 338 6065.
- **Changes in health or medication:** You must contact Us and declare any changes in Your health or Your medication that occur between the date You take out this policy and the date You start any Trip.
- **Cancellation and Curtailment cover:** This policy contains restrictions relating to whether You are covered to cancel, curtail or interrupt a Trip as a result of a change in the health of a non-insured travelling companion, Close Relative or person You plan to stay with whilst on Your Trip. Please refer to the 'Important Limitations – Cancellation and Curtailment Cover' section for full details.
- **Age Limit:** No section of this policy shall apply in respect of any person who has reached the age of **66 years** at the commencement of the Period of Insurance.
- **Medical Emergency:** In the event of a medical emergency You must contact Europ Assistance Paris as soon as possible. You MUST contact Europ Assistance Paris before incurring ANY expenses. Phone: France 0141 85 84 86 Fax: France 0141 85 85 71 (Phone: +33 141 85 84 86 Fax: +33 141 85 85 71 from outside France).
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 3, 4 and 5 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **Personal Possessions:** While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £300 (or £100 if the Insured Person is aged under 16). Personal Luggage claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most sections of Your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.
- **Policy Excess:** Under most sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured

Person each and every incident. A definition of Policy Excess is in the Meaning of Words.

- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property. This means that You should act as if You were not insured.
- **Car Hire & Excursions/Theme Park Tickets:** We will not pay for the costs of pre-arranged car hire or of any pre booked excursions, activity entrance fees and tickets or theme park tickets that You are not able to use if You have to cancel, curtail or interrupt Your Trip.

## IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad.
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

**No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:**

- You have declared ALL Pre-existing Medical Conditions to Us; and
- You have declared any changes in Your health or prescribed medication; **and**
- We have accepted that condition for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.

**Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

**To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 0844 338 6065.**

You should also refer to the General Exclusions.

## Important Limitations – Cancellation and Curtailment

This policy will **NOT** cover any claims under Section 5 (Cancellation or Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance; **or**
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;

or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:

- required surgery, inpatient treatment or hospital consultations; or
- required any form of treatment, been taking (or should have been taking) any prescribed medication, been prescribed new medication, or had a change in medication.

You should also refer to the General Exclusions.

### RECIPROCAL HEALTH AGREEMENTS

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. Apply via the website at [www.gov.uk/european-health-insurance-card](http://www.gov.uk/european-health-insurance-card) or by telephoning 0300 330 1350.

The UK also has reciprocal healthcare agreements with various non-EEA countries and territories see the following website: <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx>

**Please note: For claims under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.**

### MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

**Accidental Bodily Injury:** A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

**Carrier:** A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

**Close Relative:** Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

**Common Law Partner:** The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

**Complications of Pregnancy and Childbirth:** For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

**Curtailed:** Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

**Family:** The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and residing with them).

**Geographical Limits:** The country specified on Your Holiday Booking Invoice, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home. You will be covered when travelling by recognized public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

**Holiday Booking Invoice:** The validation document which shows the purchase of the holiday and sets out the names of the Insured Persons.

**Home:** Your principal place of residence in the EU, used for domestic purposes, and including garage(s) and other outbuilding(s).

**Home Country:** Your country of residence (Please note for the purposes of this insurance the UK Area is defined as one country of residence).

**Insured Person or You/Your:** Each person named on the Holiday Booking Invoice, resident in the EU, and at the commencement of the Period of Insurance being not more than 65 years of age.

**Limits of Cover:** Unless stated otherwise, Our maximum liability in any one Period of Insurance is limited to the amount stated in each section, per Insured Person.

**Loss of Limb:** Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

**Loss of Sight:** Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

**Manual Work:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover excludes interaction with wild animals of any kind.

**Medical Condition:** Any medical or psychological disease, sickness, condition, illness or injury including psychological or mental condition or illness that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

**Medical Health Declaration:** Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

**Medical Practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

**Money:** Sterling and foreign currency and travellers cheques.

**Pair or Set:** A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

**Period of Insurance:** The period shown on the Holiday Booking Invoice. Cancellation cover starts when You book Your Trip. Cover for all other sections applies for the duration of Your Trip, as stated on the Holiday Booking Invoice. Legal advice continues to apply for up to 7 days after You return Home.

**Permanent Total Disablement:** Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

**Personal Luggage:** Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

**Policy Excess:** The first £35 per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.

**Pre-existing Medical Condition:**

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any Trip: **and**
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, aneurysm, stroke) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

**Secure Luggage Area:** Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a

hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.

- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

**Ski Pack:** Hired ski equipment, ski school fees and lift passes

**Strike or Industrial Action:** Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

**Travel Documents:** Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

**Trip:** A journey within the countries of the Geographical Limits, during the Period of Insurance.

**UK Area:** Great Britain, Northern Ireland and the Isle of Man.

**Unattended:** When You cannot see and/or are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

**Valuables:** Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, laptops, tablet PC's; games consoles (Playstation, X-Box, , Nintendo, etc) accessories and games; personal organisers; satellite navigation systems; mobile telephones; smartphones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

**We, Our or Us:** Intana, a trading style of Collinson Insurance Services Limited Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

**Winter Sports:** The activities listed under the Winter Sports Cover section of this policy.

**You/Your:** Each person named on the Holiday Booking Invoice who is less than 66 years of age and for whom the appropriate premium has been paid, resident in the EU.

## **SECTION 1 MEDICAL EMERGENCY & REPATRIATION**

### **What is covered:**

We will pay the following costs, up to £10,000,000, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside Your Home Country:

- Medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognized Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.

**If Europ Assistance Paris' Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.**

### **What is not covered:**

- a) Costs which have not been authorised by Europ Assistance Paris in advance (see Important Notes);
- b) Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) Any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- d) Treatment which, in the opinion of Europ Assistance Paris Medical Officer, can reasonably be delayed until Your return to the country of departure;
- e) Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;

- f) Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) The cost of replacing any medication You were using when You began Your Trip;
- h) Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Europ Assistance Paris Medical Officer.
- i) Treatment for cosmetic purposes unless Europ Assistance Paris Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- j) Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- k) Any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Home from abroad;
- l) The cost of any medical expenses incurred in private facilities if a medically suitable State facility is available;
- m) The cost of private medical expenses when You are hospitalised in a state run hospital or clinic and You have a right to state provided emergency treatment;
- n) Air-sea rescue and transfer costs including any costs of moving You from ship to shore;
- o) The Policy Excess;
- p) Any costs incurred when engaging in excluded Sports and Activities (see General Exclusion 17);
- q) Anything mentioned in the General Exclusions.

## **IN AN EMERGENCY**

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Holiday Booking Invoice number, and as much information as possible.

Please give a telephone, fax or telex number where Europ Assistance Paris can contact You or leave messages at any time of the day or night.

**To comply with the terms and conditions of the insurance You MUST contact Europ Assistance Paris as soon as possible. You MUST obtain their prior authorization before incurring ANY expenses.**

**For assistance outside U.K. phone: France 0141 8584 86 (+33141 85 84 86 from outside France) FAX: FRANCE 0141 85 85 71 (+33141 85 85 71 from outside France)**

**If travelling alone, We recommend that You should carry Your insurance documents with You at all times.**

## **SECTION 2 EMERGENCY DENTAL TREATMENT**

### **What is covered:**

We will pay up to £200 for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

### **What is not covered:**

- a) The costs of any subsequent permanent or routine treatment;
- b) Any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) Treatment which, in the opinion of Europ Assistance Paris Medical Officer, can be delayed until Your return to the country of departure;
- d) Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) Normal wear and tear;
- f) The cost of any dental expenses incurred in private facilities if a medically suitable State facility is available;
- g) The cost of private dental expenses when You receive treatment in a state run practice or clinic and You have a right to state provided emergency treatment;
- h) Any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- i) Any damage to dentures, other than whilst being worn by You;
- j) Dental treatment involving the provision of dentures or the use of precious metals;

- k) Any costs incurred in Your Home Country;
- l) Any costs incurred in the Channel Islands which are recoverable under the local health service;
- m) The Policy Excess;
- n) Any costs incurred when engaging in excluded Sports and Activities (see General Exclusion 17);
- o) Anything mentioned in the General Exclusions.

### **SECTION 3 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS**

#### **What is covered:**

On condition that You contact Europ Assistance Paris first and they make all the travel arrangements, in the event of a valid claim for repatriation under Section 1 (Medical Emergency & Repatriation), We will pay up to an overall limit of **£2,000** per Trip for the following:

- If Europ Assistance Paris Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs for a maximum of 10 days, when arranged by Europ Assistance Paris for one person required, on medical advice, to fly out to You and accompany You Home.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

#### **What is not covered:**

- a) Any air travel costs in excess of a return economy/tourist class ticket;
- b) Accommodation costs other than the cost of the room;
- c) For each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) Anything mentioned in the General Exclusions.

**FOR ASSISTANCE DIAL: FRANCE 0141 85 84 86 (+33141 85 84 86 from outside France) FAX: FRANCE 0141 85 85 71 (+33141 85 85 71 from outside France)**

### **SECTION 4 HOSPITAL DAILY BENEFIT**

#### **What is covered:**

In the event of a valid claim under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You a benefit of **£15** per Insured Person per complete day of in-patient treatment up to a maximum under this policy of **£600** per Insured Person.

#### **What is not covered:**

- a) Any claim arising in connection with a Trip solely within Your Home Country;
- b) Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c) Anything mentioned in the General Exclusions.

### **SECTION 5 CANCELLATION AND CURTAILMENT**

#### **What is covered:**

We will reimburse up to a maximum of the final invoice cost per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid, for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

This policy covers travel and accommodation costs and does not cover any costs associated with car hire or parking, pre booked excursions, activity entrance fees and tickets or theme park tickets.

We will only pay for financial loss You suffer on behalf of any travelling companion if they are insured and named on this policy. If Your travelling companion is not insured under this policy, You will need to claim against their travel insurance policy for any amounts that You have paid on their behalf.

**Cancellation** cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 6).

**Curtailement** cover applies if You are forced to cut short a Trip You have commenced, and return to Your Home, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You either booked the Trip or purchased this policy, whichever is the later), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of £1,500 and Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.

If You cannot recoup the cost of any pre-paid accommodation or holiday costs, You may be able to submit a pro-rata Curtailement claim under this section for such costs.

The maximum amount We will pay under Section 5 in total for Cancellation and Curtailement claims is the final invoice cost of the Trip per Insured Person.

#### **Special conditions relating to claims**

In the event of Curtailement of the Trip, You must contact Europ Assistance Paris first and allow them to make all the necessary travel arrangements. If in the event of a Curtailement claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, Europ Assistance Paris will make all necessary arrangements at Your cost and arrange appropriate reimbursement as soon as the claim has been validated. You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred. If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling. If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailement claims will be calculated from the date of return to Your Home Country.

**What is not covered:**

- a) Any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under 'What is Covered';
- b) Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) Any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
  - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
  - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or during the 90 days immediately prior to the commencement of the Period of Insurance they had;
  - Required surgery, inpatient treatment or hospital consultations; or - required any form of treatment, been taking (or should have been taking) any prescribed medication, been prescribed new medication, or had a change in medication;
- d) The cost of pre-arranged car hire and parking, pre booked excursions, activity entrance fees and tickets or theme park tickets;
- e) Any costs relating to unused travel and accommodation for any persons not insured under this policy;
- f) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) Claims arising from actual or planned Strike or Industrial Action which was common knowledge either at the time You booked the Trip or purchased this policy, whichever is the latest;
- h) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- i) Failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise). You should direct any claim in this case to the provider involved;
- j) Change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current UK legislation;
- k) Any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- l) Any cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;
- m) Any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- n) Prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- o) Any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline. You may be able to obtain a refund from Your carrier for such charges
- p) The Policy Excess. If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
- q) Any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;
- r) Anything mentioned in the General Exclusions.

**SECTION 6 TRAVEL DELAY****What is covered:**

If the departure of Your first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For more than 12 hours beyond the intended departure time: We will pay the sum of £20 per Insured Person for the first 12 hours Your departure is delayed and a further £20 per Insured Person for each subsequent full 12 hours delay, up to a maximum of £300 in all per Insured Person per Trip; or
- For more than 12 hours beyond the intended departure time: You can choose instead to abandon Your Trip and submit a Cancellation claim under Section 5.

**Special conditions relating to claims**

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

**What is not covered:**

- a) Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip or purchased this policy whichever is the latest;
- b) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) Claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) Any claim arising from a volcanic eruption (including volcanic ash being carried by the wind) earthquake or tsunami;
- e) Anything mentioned in the General Exclusions.

**SECTION 7 MISSED DEPARTURE****What is covered:**

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination on Your outward journey or Your Home country on Your return journey, by the most direct alternative route, up to a maximum under this policy of £1,000 per Insured Person if You arrive at the airport, port or international coach or rail terminal too late to commence the outward or final return international journey, as a result of:

- Mechanical breakdown of or road traffic accident involving the private vehicle in which You are travelling; or
- Cancellation or curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, or road traffic accident;

**Special conditions relating to claims**

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time. You must obtain written confirmation from the Carrier stating the period and reason for delay.

**What is not covered:**

- a) Claims arising from the missed departure of any air, sea or road or rail transport in any country other than in Your Home Country at any time during the Trip or on Your return journey to Your Home Country;
- b) Claims arising from actual or planned Strike or Industrial Action which was common knowledge either at the time You booked the Trip or purchased this policy, whichever is latest;
- c) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- d) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- e) Claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- f) claims under this section in addition to claims under Section 6 (Travel Delay);
- g) Claims due to You allowing insufficient time to complete Your journey to the departure point;
- h) Any claim arising from a volcanic eruption (including volcanic ash being carried by the wind) earthquake or tsunami;
- i) Anything mentioned in the General Exclusions.

**FOR TRAVEL ASSISTANCE DIAL: 0844 338 5777 or +44 1444 442038 from outside the UK (Telefax: 01444 415887)**

## **SECTION 8 PERSONAL LUGGAGE**

### **What is covered:**

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of £2,000 per Insured Person in total under this policy. Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is £300. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to £250 if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to £300. The maximum We will pay for sunglasses or prescription glasses of any kind is limited to £150 per Insured Person. The maximum We will pay for all mobile telephones or smartphones is limited to £100 per Insured Person.
- The maximum We will pay for Personal Luggage or Valuables lost, damaged or stolen from a beach or poolside is limited to £100 per Insured Person.
- The maximum We will pay for any tobacco products or alcohol lost, damaged or stolen is limited to £50 in total under this policy.

### **Special conditions relating to claims**

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old' You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local Police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to a Club Med staff member on site. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

### **What is not covered:**

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a Secure Luggage Area;
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - no evidence of such entry is available.
- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) loss, theft of or damage to dentures; bonds; securities; stamps or documents of any kind, including driving licences, passports, theme park/ excursion tickets; theme park/excursion tickets; musical instruments; glass; china; antiques; pictures; pedal cycles and

accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialized equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments;

- i) loss, theft or damage to vehicle keys;
- j) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- k) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- l) sports' equipment whilst in use;
- m) loss or theft of or damage to Money (please see Section 12);
- n) losses from a roof or boot luggage rack;
- o) the Policy Excess;
- p) anything mentioned in the General Exclusions.

## **SECTION 9 LUGGAGE DELAY ON YOUR OUTWARD JOURNEY**

### **What is covered:**

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of **12 hours**, then You can claim an amount of up to **£75** for each full 12 hour period per Insured Person for the purchase of essential items, up to a maximum of **£225**. Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage section.

### **Special conditions relating to claims**

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

### **What is not covered:**

- a) Any claim relating to luggage delayed at any other time during Your Trip or on Your return journey to Your Home Country;
- b) Any claim arising in connection with a Trip solely within Your Home Country;
- c) Anything mentioned in the General Exclusions.

## **SECTION 10 MONEY AND PASSPORT**

### **What is covered:**

- If during a Trip, the Money You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum under this policy of **£500** per Insured Person in total. The maximum We will pay for bank notes, currency notes and coins is **£250** per Insured Person.
- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **£300** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement or temporary passport. We do not cover the replacement cost of the passport or temporary passport itself.

### **Special conditions relating to claims**

Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to a Club Med staff member on site. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid. You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

### **What is not covered:**

- a) Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) Travellers cheques and/or travel documents that can be replaced by the issuer;
- c) The replacement cost of the passport or temporary passport;
- d) The Policy Excess for claims relating to Money;
- e) Anything mentioned in the General Exclusions.

## **SECTION 11 PERSONAL LIABILITY**

### **What is covered:**

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then: On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal persona representatives) against:

- All sums which You shall become legally liable to pay as compensation; and
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

### **What is not covered:**

- Injury to, or the death of, any member of Your family or household, or any person in Your service;
- Property belonging to, or held in trust by You or Your family, household or servant;
- Loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- Claims for injury, loss or damage arising directly or indirectly from:
  - Ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
  - The pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
  - The ownership or occupation of any land or building;
  - Wilful or malicious acts.
- Liability or material damage for which cover is provided under any other insurance;
- Accidental injury or loss not caused through Your negligence;
- Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- An Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded;
- Any claim arising in connection with a Trip solely within Your Home Country;
- The Policy Excess;
- Anything mentioned in the General Exclusions.

## **SECTION 12 PERSONAL ACCIDENT**

### **What is covered:**

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

<b>COVER</b>	<b>BENEFIT PER INSURED PERSON</b>
Death	£25,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000
Permanent Total Disablement	£25,000

### **What is not covered:**

- Injury not caused solely by outward, violent and visible means;
- Your disablement caused by mental or psychological trauma not involving Your bodily injury;

- Disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- Any payment per Insured Person in excess of **£25,000**;
- Any payment in excess of **£1,000** arising from death of Insured Persons **under 16 years** of age;
- An Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded;
- Anything mentioned in the General Exclusions.

## **SECTION 13 LEGAL PROTECTION**

### **What is covered:**

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home in Your Home Country suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf:

- Up to £25,000 in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a Court outside Your Home Country requires You to attend in connection with an event giving rise to an action under this section, up to a maximum per Insured Person of £250.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

### **Special conditions relating to claims**

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

### **What is not covered:**

- Costs or expenses incurred without prior authorization by Us;
- Any incident, which may give rise to a claim, not notified to Us within 90 days;
- The pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this policy, or a Travel Agent, Tour Operator or Carrier;
- Actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- Any advice or any claim arising in connection with a Trip solely within Your Home Country;
- Anything mentioned in the General Exclusions.

**FOR LEGAL ADVICE AND LEGAL CLAIMS DIAL: 0844 338 6062 or +44 1444 442537 if calling from outside the UK.**



## **SECTION 14 HIJACK AND MUGGING**

### **What is covered:**

- We will pay £100 per complete 24 hours up to a
- maximum of £1,000 if the aircraft or sea vessel in which You are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey or return journey.
- We will pay You a benefit of £100 per complete 24 hours for which You are hospitalised up to a maximum of £1,000, if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:
  - The incident was reported to the nearest Police Authority within 12 hours of the incident occurring;
  - You must produce independent evidence in writing in support of any claim.

### **What is not covered:**

- Any claim resulting from You acting in a way which
- could cause a claim under this section;
- You being under the influence of intoxicating liquor, drug, drugs or substance or solvent abuse;
- Your intentional self-injury or Your willful exposure or Your deliberate acts.
- You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted.
- Anything mentioned in the General Exclusions.

## **SECTION 15 EXTENDED KENNEL OR CATTERY FEES**

### **What is covered:**

We will pay up to a maximum of £500, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. You must be delayed by at least 24 hours.

### **Special conditions relating to claims**

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

### **What is not covered:**

- Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You either made travel arrangements for the Trip or purchased this policy, whichever is latest;
- Claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- Claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- Any claim arising in connection with a Trip solely within Your Home Country;
- Any kennel or cattery fees You pay outside Your Home Country as a result of quarantine regulations;
- Any costs related to domestic pets other than cats or dogs that You own;
- Any claim arising from a volcanic eruption (including volcanic ash being carried by the wind) earthquake or tsunami;
- Anything mentioned in the General Exclusions.

## **SECTION 16 NATIONAL HEALTH PRESCRIPTION COSTS**

### **What is covered:**

We will pay up to a maximum of £500, for Your National Health prescription costs which You have to pay if, following an injury or illness abroad, You need continued medication after Your return to Your Home Country.

### **What is not covered:**

- Claims which We have not authorised;
- Claims for medication which You were using before You began Your journey;
- Anything mentioned in the General Exclusions.

## **WINTER SPORTS COVER**

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and nonprofessional basis during Your Trip:

Cross country skiing
Ice-skating
Skiing (off-piste with qualified instructor only)
Skiing (on-piste / glacier)
Snowboarding (off-piste with qualified instructor only)
Snowboarding (on-piste)
Snow Shoe Walking

You will **not** be covered for any claims arising directly or indirectly when engaging in or practicing for the following sports and activities:

Bobsleigh
Heli-skiing
Ice Hockey
Ice sailing/ice windsurfing
Luge
Paraskiing
Skeleton
Skidoo
Ski Jumping
Ski Racing
Ski Stunting
Skiing off-piste without a qualified instructor
Snowboarding off-piste without a qualified instructor
Snow Mobiling

You are **not** covered when engaging in organized competitions or when skiing against local authoritative warning or advice.

**If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0844 338 6063.**

### **What is covered:**

Benefits under the sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended below) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-16 and refer back to them when appropriate for full cover details.

## **SECTION 17 SKI PACK**

### **What is covered:**

We will pay £50 per day up to a maximum of £300 per Insured Person in total for Your Ski Pack costs (Ski lessons, ski pass, ski hire) that have been paid for and that cannot be recovered from anywhere else if:

- You have to curtail Your Trip for a reason specified in Section 5 Cancellation and Curtailment;
- You cannot ski because of an injury or illness occurring during Your Trip.

### **What is not covered:**

- Anything mentioned under 'What is not covered' under Section 5 Cancellation and Curtailment;
- Anything mentioned under 'What is not covered' under Section 1 Medical Emergency & Repatriation;
- Anything mentioned in the General Exclusions.

## **SECTION 18 SKIS AND SKI EQUIPMENT**

### **What is covered in addition to Section 8:**

- We will pay up to £1,000 per Insured Person if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip. Skis and ski equipment are covered against damage or loss whilst in use. Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

### Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access. Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not paid on a 'new for old basis' or replacement cost basis.

#### **What is not covered:**

- The Policy Excess
- Anything mentioned in the General Exclusions.

### **SECTION 19 SKI EQUIPMENT DELAY**

#### **What is covered:**

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip in excess of 12 hours, then You can claim up to £15 per day, with a maximum under this policy of £300 per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

#### **What is not covered:**

Anything mentioned in the General Exclusions.

### **SECTION 20 PISTE CLOSURE**

#### **What is covered:**

If during a Trip You are prevented from skiing at the pre-booked resort for more than 48 consecutive hours, because insufficient snow causes the closure of 50% of the resorts lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to £80 per day to a maximum of £400 per Insured Person:

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; OR
- as a cash benefit payable if no suitable alternative skiing is available.

#### **What is not covered:**

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- Trips outside the period commencing 1st December and ending 31st March;
- anything mentioned in the General Exclusions.

### **SECTION 21 CANCELLATION DUE TO LACK OF SNOW**

#### **What is covered:**

We will cover you in the event the lack or excess of snow causes the closure of 50% of the resorts lift systems for a minimum of 2 consecutive days and within 5 days of Your Trip start date. This only applies if the ski resort is situated at an altitude of more than 1000 meters and for all departures during the period the ski resort is open.

### **SPECIAL SPORTS & ACTIVITIES COVER**

This policy specifically excludes participating in or practicing for certain sports and activities. This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip:

Aerobics
Athletics
Badminton
Baseball
Basketball
Beach Volleyball
Billiards
BMX cycling
Bowls
Cardio training (not weights)
Climbing Wall
Cricket
Cross country running
Curling
Cycling

Dancing
Fell running
Golf
Heptathlon
Hiking (under 2,000 metres altitude)
Jogging
Netball
Orienteering
Petanque
Rambling
Roller Blading (Line Skating/Skate boarding)
Rounders
Running, Sprint/Long Distance
Sailing/Boat trips
Safari (organised – no guns)
Scuba Diving (max depth 30 metres – accompanied by qualified instructor)
Skate boarding
Snorkelling
Squash
Swimming
Table Tennis
Tennis
Trekking (under 2,000 metres altitude)
Triathlon
Volleyball
Walking
Water Aerobics
Water Polo
Windsurfing

The following sports and activities will also be covered but no cover will apply in respect of any Personal Accident or Personal Liability claims:

Abseiling
Animal Conservation/Game Reserve work
Archery
Boxing Training (no contact)
Camel/Elephant Riding / Trekking
Canoeing/Kayaking
Circus School
Clay pigeon shooting
Cross channel swimming
Dry skiing
Fencing
Field Hockey
Fishing (Fresh water and deep sea)
Flying as a passenger (private/small aircraft)
Flying Trapeze
Football
Gaelic Football (non-competitive)
Go Karting (recreational use)
Gymnastics
Handball
High Diving
Hiking (over 2,000, but under 6,000 metres altitude)
Horse/pony riding (no Polo, Hunting, Jumping)
Hot Air Ballooning
Jet Boating
Jet Skiing
Kite surfing/Landboarding/Buggy
Lacrosse
Marathons
Martial Arts (Training only)
Motorcycling (under 50cc - no racing)
Mountain Biking
Mountain Boarding
Paintballing
Parascending (over water)
Roller Hockey/Street Hockey

Rowing (inland/coastal)
Sailboarding/sandboarding
Scuba Diving (max depth 30 metres unqualified)
Scuba Diving (max depth 40 metres qualified)
Surfing
Trekking (over 2,000, but under 6,000 metres altitude)
Wake boarding
War Games (non-armed forces)
Water Skiing
Weight-lifting
White / Black Water Rafting (Grade 1 to 4)
Zorbing / Hydrozorbing

You will not be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities (unless specifically organised by Club Med as part of Your Trip in which case there will be no cover for Personal Accident or Personal Liability claims):

American Football
Boxing
Bungee Jump
Canyoning
Caving/Cave Diving
Flying as a pilot
Gliding
Hang Gliding
Horse Jumping
Horse Racing
Hunting/Shooting
Hunting-on-horseback
Hurling
Martial Arts (Competition)
Microlighting
Motorcycling (over 50cc)
Motor Racing (all types)
Mountaineering
Parachuting
Paragliding/Parapenting
Parasailing
15
Parascending (over land)
Point-to-point
Polo
Potholing
Professional Sports
Quad Biking
Rock Climbing
Rock Scrambling
Rugby
Sand Yachting
Shark feeding/cage diving
Sky Diving
Steeplechasing
Team sports played in competitive contests
Tombstoning
White/Black Water Rafting (Grade 5 to 6)
Wrestling
Yachting (crewing) - outside territorial waters
Yachting (racing)

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0844 338 6063 or +44 1444 442538 from outside the UK.

## GENERAL CONDITIONS APPLYING TO ALL SECTIONS

### 1. Health

- 1.1 No cover will come into force under Sections 1, 2, 3, 4 and 5, or continue in force, unless each Insured Person who, by reason of the Important Health Requirements, must make a Medical Health Declaration, in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
- 1.2 To be covered under this insurance, You must be healthy, fit to travel and able to undertake Your planned Trip.
- 1.3 Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
- 1.4 If Your health or medical status changes before You depart on a Trip or at any time during the Period of Insurance, You must declare this change to the Medical screening Helpline. This change must be accepted in writing before cover will be continued (Please see the "Important Health Requirements" section for further details).

### 2. Accuracy of information

- 2.1 You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.

### 3. Reasonable care

- 3.1. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
- 3.2. You must avoid needless self-exposure to peril unless You are attempting to save human life.

### 4. Geographical Limitations

- 4.1 We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.

### 5. Claims Procedure and Conditions

- 5.1 You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
- 5.2 In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. Please Telephone the Travel Helpline on 0844 338 6063 or +44 1444 442538 if calling from outside the UK.
- 5.3 We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
- 5.4 If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
- 5.5 We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.

5.6 Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will cooperate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.

5.7 You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.

5.8 In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.

## 6. Fraudulent Act in Making a Claim

6.1 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void. Any benefits so claimed and received must be repaid to Us.

## 7. Uncovered Expenses

7.1 You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.

## 8. Jurisdiction

8.1 This policy is subject to the Laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.

## 9. Premium Payment

9.1 You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

## 10. Sport Activities

10.1 When engaging in any sport or holiday activity (not excluded under General Exclusion 14) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.

10.2 Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

## GENERAL EXCLUSION APPLYING TO ALL SECTIONS

No section of this policy shall apply in respect of:

1. Any person who has reached the age of **66 years** prior to the commencement of the Period of Insurance.
2. Any person who is travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had they sought his/her advice).
3. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
4. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/consultations, or awaiting results of investigations where the underlying cause has not been established).
5. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 12.

6. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).

7. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.

8. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points, car hire and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 1 (Medical Emergency & Repatriation), Section 3 (Additional Accommodation & Travelling Costs), Section 5 (Cancellation and Curtailment) or Section 10 (Money & Passport)).

9. Any deliberately careless or deliberately negligent act or omission by You.

10. Any claim caused by You climbing, jumping or moving from one balcony to another regardless of the height of the balcony.

11. Any claim arising or resulting from Your own illegal or criminal act.

12. Needless self-exposure to peril except in an endeavour to save human life.

13. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s).

14. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.

15. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.

16. You engaging in any excluded Sports and Activities.

**If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0844 3386063 or +44 1444 442538 if calling from outside the UK.**

17. You engaging in or practising for the following sports and activities which have not been specifically organized by Club Med as part of Your Trip: American Football, Bobsleigh, Boxing, Bungee, Jump, Canyoning, Caving / Cave Diving, Flying as a pilot, Gliding, Hang Gliding, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Ice sailing/ice windsurfing, Luge, Martial Arts (Competition), Microlighting, Motorcycling (over 50cc - no racing), Motor Racing (all types), Mountaineering, Parachuting, Paragliding/Parapenting, Parasailing, Parascending (over land), Paraskiing, Point-to-point, Polo, Potholing, Professional Sports, Quad Biking, Rock Climbing, Rock Scrambling, Rugby, Sand Yachting, Shark feeding/cage diving, Skeleton, Skidoo, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste without a qualified instructor, Sky Diving, Snowboarding off-piste without a qualified instructor, Snow Mobiling, Steeplechasing, Team sports played in competitive contests, Tombstoning, White/ Black Water Rafting (Grade 5 to 6), Wrestling, Yachting (crewing) – outside territorial waters, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.

18. Participation in any organised competition.

19. You fighting except in self-defence.

20. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently

proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation) and Section 14 (Personal Accident).

21. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
22. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
23. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 1 (Medical Emergency & Repatriation), and Section 12 (Personal Accident).
24. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 1 (Medical Emergency & Repatriation), and Section 12 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
25. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip.
26. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
27. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.
28. This policy does not cover the following professions during the course of their employment:
  - a. Airline personnel and aircrew
  - b. Member of a ship's crew
  - c. Regular armed forces personnel
  - d. Professional sports men and women and teams.

#### **MAKING A CLAIM ON RETURN HOME**

First, check Your Holiday Booking Invoice and the appropriate section of Your policy to make sure that what You are claiming for is covered. Claims forms can be obtained from [www.intana-assist.com/claims](http://www.intana-assist.com/claims). Alternatively telephone Our Claims Helpline on 0844 338 6064 (or +44 1444 442539 if calling from outside the UK) to obtain a claim form, giving Your name and Holiday Booking Invoice number, and brief details of Your claim. All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts,

reports, etc. Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when

submitting Your claim form. We recommend You use registered post. In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

#### Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

##### **1. Denied boarding and cancelled flights**

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

##### **2. Long delays**

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

##### **3. Luggage**

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed,

You must claim compensation from the Carrier within 21 days of its return. You can download full details from [http://ec.europa.eu/transport/passengers/air/air\\_en.htm](http://ec.europa.eu/transport/passengers/air/air_en.htm)

#### **CUSTOMER SATISFACTION**

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department,  
Intana,  
Sussex House,  
Perrymount Road,  
Haywards Heath,  
West Sussex RH16 1DN  
Telephone: 0844 338 5799 or  
E-mail on: [quality@intana-assist.com](mailto:quality@intana-assist.com)

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is a Financial Ombudsman Service (FOS) at:

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Telephone: 0800 0234 567 or 0300 1239 123

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

## CANCELLATION PROVISIONS

Right to return the insurance document Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Cancellation by the Insured Person If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee.

Cancellation by Us If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance by giving You 7 days written notice of cancellation to the last address You provided Us with. Examples of when We might do this includes You not paying a Premium instalment when due, Us discovering that You are no longer eligible for cover (such as no longer living in the UK), etc.

Premium position upon cancellation by Us:

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate. If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

## DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary. Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy. Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible. The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by Us should be directed to the Customer Contact Centre Manager, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

## TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

- a. Do You know of any Pre-existing Medical Condition that You need to tell Us about? If You have answered 'Yes' to the above question, You should telephone the Medical Screening Helpline.
- b. Do You intend to engage in any Special Sports or Activities whilst on Your Trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on 0844 338 6063 or +44 1444 442538 if calling from outside the UK.

### IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone: **01444 450389**

## REQUESTING ASSISTANCE

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS, TELEPHONE THE RELEVANT NUMBER STATING YOUR NAME AND POLICY NUMBER.

HELPLINE	NUMBER
Travel Helpline	0844 338 6063 or +44 1444 442538
Medical Screening Helpline	0844 338 6065
Medical Emergency & Repatriation	<b>France 0141 85 84 86</b> <b>(+33141 85 84 86 from outside France)</b> <b>FAX: FRANCE 0141 85 85 71</b> <b>(+33141 85 85 71 from outside France)</b>
Travel Insurance Claims	0844 338 6064 or +44 1444 442539
Legal Advice & Legal Expenses Claims	0844 338 6062 or +44 1444 442537